

Your Benefits at a Glance 2015



Benefits for State of Iowa Employees

Legislative Branch employees

Your 2015 Benefits at a Glance

The State of Iowa's commitment to its employees is demonstrated by the compensation and benefits package provided to you by the State of Iowa. In addition to your direct compensation as a State of Iowa employee, a significant amount is spent on the benefit plans available to you and your family.

This document provides highlights of the State of Iowa benefits. Because it is only a summary, it cannot be considered a legal document. More detailed information about the State's employee benefits can be found at two Department of Administrative Services – Human Resources Enterprise's websites, Benefits (<http://benefits.iowa.gov>) and Retirement Investors' Club (RIC) (<http://ric.iowa.gov>), and at the Iowa Public Employees' Retirement System (IPERS) (<http://www.ipers.org>) website. The benefits described herein are subject to change. Nothing herein shall be construed as a guarantee of future benefits.

General Information

Benefit Eligibility

You are eligible to participate in the State of Iowa's benefit programs if you are a permanent (non-temporary) or probationary employee and:

- Work at least 20 hours a week for
 - Health Insurance
 - Dental Insurance
 - Flexible Spending Accounts
 - Retirement Investors' Club (RIC)*
- Work at least 30 hours a week for
 - Life Insurance
 - Long Term Disability Insurance

* Eligibility requirements do not apply to employees who are eligible for RIC's tax-sheltered annuity program, or to employees who have a fixed annual salary.

Eligible Family Members

Eligible family members for health and dental insurance coverage are:

- Your spouse (a husband or wife as the result of a marriage that is legally recognized in Iowa. This does not include a spouse from whom you are legally separated or divorced.)
- Your domestic partner
- Your children through the end of the calendar year in which they turn age 26
- Your unmarried children over the age of 26 who are full-time students
- Your unmarried children who are totally and permanently disabled prior to age 27

Annual Enrollment and Change Period

In the fall of each year, there is an enrollment and change period for health insurance, dental insurance (if there is an open dental enrollment), life insurance, flexible spending accounts, and electing to have premiums taken on a pre-tax or post-tax basis. This is the only time that you can make changes to your health insurance, dental insurance, life insurance, flexible spending accounts, or pre-tax program participation, unless you have a qualified life event during the year.

Group Insurance

Health Insurance

Health insurance coverage is effective the first of the calendar month following the completion of one month of continuous employment. You have several health insurance plans from which to choose including two Managed Care Organization (MCO) plans, a Preferred Provider Organization (PPO) plan, and an Indemnity plan. All health insurance plans are provided by Wellmark Blue Cross Blue Shield of Iowa.

	Blue Access Blue Advantage	Iowa Select	Deductible 3 Plus
Summary	Comprehensive health care services provided by a network of health care providers.	Comprehensive health care services provided by any health care provider but lower coinsurance if you use network providers.	Comprehensive health care services provided by any health care provider.
New Employee Preexisting Condition Waiting Period	No preexisting condition waiting period.	No preexisting condition waiting period.	No preexisting condition waiting period.
Annual deductible			
• Single	\$0	\$250	\$300
• Family	\$0	\$500	\$400
			Deductible applies to most services.
Coinsurance	20%	In-network: 10% Out-of-network: 20%	20%
Out-of-Pocket Maximum			
• Single	\$750	\$600	\$600
• Family	\$1,500	\$800	\$800
Annual Maximum	None	None	None
Lifetime Maximum	None	None	None
Inpatient Room & Board	0%	In-network: 10% after the deductible. Out-of-network: 20% after the deductible.	20% after the deductible.
Emergency Room	\$50.00 copayment; waived if admitted.	\$50.00 copayment; waived if admitted.	0%, no deductible.
Office Visit Exam	\$10.00 copayment.	\$15.00 copayment for exam only.	20% after the deductible.
Prescription - Retail	30-day supply	30-day supply	30-day supply
• Preferred Generic	\$5	\$5	20% after the deductible.
• Preferred Brand Name	\$15	\$15	20% after the deductible.
• Non-Preferred	\$30 or 25%	\$30	20% after the deductible.
Prescription – Mail Order	90-day supply	90-day supply	Not available
• Preferred Generic	\$10	\$10	
• Preferred Brand Name	\$30	\$30	
• Non-Preferred	\$60	\$60	
Prescription Out-of-Pocket Maximum	No separate out-of-pocket maximum. Copays do not apply to medical out-of-pocket maximum.		No separate out-of-pocket maximum.
• Single		\$250	
• Family		\$500	

2015 Monthly Health Insurance Premiums (Full-Time Employees)

Single Coverage	Total Premium	State Share	Percent of Premium	Employee Share	Percent of Premium
Blue Advantage	\$561.67	\$561.67	100%	\$0.00	0%
Blue Access	\$582.66	\$582.66	100%	\$0.00	0%
Iowa Select	\$821.31	\$821.31	100%	\$0.00	0%
Deductible 3 Plus	\$828.09	\$828.09	100%	\$0.00	0%
Family Coverage					
Blue Advantage	\$1,315.24	\$1,315.24	100%	\$0.00	0%
Blue Access	\$1,364.27	\$1,364.27	100%	\$0.00	0%
Iowa Select	\$1,922.78	\$1,634.36	85%	\$288.42	15%
Deductible 3 Plus	\$1938.68	\$1,634.36	84%	\$304.32	16%

Contact your human resources associate or personnel assistant for part-time employees' rates.

If you and your spouse are both State of Iowa employees, the double-spouse family credit provides family health insurance coverage with little or no premium.

Dental Insurance

Dental insurance coverage is effective the first of the calendar month following the completion of one month of continuous employment. Dental insurance is provided by Delta Dental of Iowa.

Delta Dental Premier	Coverage
Annual Deductible	\$0
Annual Maximum Benefit per Member	\$1,500
Check Ups and Teeth Cleaning	0% coinsurance
Cavity Repair and Tooth Extractions	20% coinsurance
Root Canals, Gum and Bone Disease, High Cost Restorations and Bridges and Dentures	50% coinsurance
Orthodontics (only for dependents under age 19)	
Coinurance	50%
Lifetime Orthodontics Benefit per Member	\$1,500

2015 Monthly Dental Insurance Premiums (Full-Time Employees)

Legislative Branch	Total Premium	State Share	Percent of Premium	Employee Share	Percent of Premium
Single Coverage	\$29.13	\$29.13	100%	\$0.00	0%
Family Coverage	\$78.29	\$39.15	50%	\$39.14	50%
UE/IUP-Covered					
Single Coverage	\$29.13	\$29.13	100%	\$0.00	0%
Family Coverage	\$78.29	\$29.13	37%	\$49.16	63%

Contact your human resources associate or personnel assistant for part-time employees' rates.

If you and your spouse are both State of Iowa employees, the double-spouse family credit provides family dental insurance coverage with little or no premium.

In addition to dental benefits, your dental insurance also includes access to a **vision discount** program through EyeMed Vision Care at no additional cost. You and your family members who are enrolled in Delta Dental of Iowa are eligible to receive the discounts.

Life and Long Term Disability Insurance

Life and long term disability insurance coverage is effective the first of the calendar month following completion of one month of continuous employment for those who work 30 hours or more per week.

Life Insurance

Basic Life Insurance: The State of Iowa provides basic life insurance in the amount of **\$20,000** to you.

Supplemental Life Insurance: You can purchase supplemental term life insurance at group rates. Cost is based on your age and the amount of supplemental coverage elected. The minimum amount of supplemental life insurance available is \$5,000. The maximum you can purchase is **\$100,000**.

Accidental Death & Dismemberment Insurance

The State of Iowa provides accidental death and dismemberment insurance that equals basic life insurance plus the elected amount of supplemental life insurance. Included in this benefit is coverage for dismemberment and loss of sight.

Long Term Disability Insurance

The State of Iowa provides long term disability insurance that provides you a monthly benefit of 60 percent of up to \$60,000 of your annual base earnings.

You must be disabled through your elimination period. The elimination period is the longer of:

- 90 working days (720 work hours) or
- Until all sick leave is exhausted

Time Off Benefits

Vacation

Full-time employees (paid for 80 hours in a biweekly pay period) accrue the following number of vacation hours.

Years of service	Annual Accrual Rate	Years of service	Annual Accrual Rate
1 - 4	80 hours	20 – 24	176 hours
5 - 11	120 hours	25 or more	200 hours
12 - 19	160 hours		

In addition, two unscheduled holidays are added to your vacation accrual.

Part-time employees earn prorated amounts of vacation based on the number of hours worked.

Sick Leave

Full-time employees (paid for 80 hours in a biweekly pay period) accrue the following number of sick leave hours.

Sick Leave Balance	Monthly Accrual Rates
0 – 750 hours	12 hours
Over 750 – 1,500 hours	8 hours
Over 1,500 hours	4 hours

Part-time employees earn prorated amounts of sick leave based on the number of hours worked.

Depending upon your bargaining status, you may be able to use sick leave for medically-related disabilities, personal illness, and personal medical and dental appointments. In some cases, you can use sick leave for deaths in the immediate family, pallbearer service, care of immediate family members, birth of a child, and adoption.

When you have accumulated a minimum of 30 days (240 sick leave hours) and have not used sick leave during the previous calendar month, you have the option to convert sick leave to 4 hours of vacation at the first of the month.

Holidays

The State of Iowa recognizes nine fixed holidays.

Holiday	Observed on	Holiday	Observed on
New Year's Day	January 1, 2015	Veterans Day	November 11, 2015
Martin Luther King, Jr. Day	January 19, 2015	Thanksgiving	November 26, 2015
Memorial Day	May 25, 2015	Day after Thanksgiving	November 27, 2015
Independence Day	July 3, 2015	Christmas	December 25, 2015
Labor Day	September 7, 2015		

Additional Benefits

Employee Assistance Program (EAP)

The EAP provides a confidential assessment, consultation, and referral program to help you and your family deal with personal problems before they affect your health, happiness, or success. Coaching services are also available. EAP services are provided by Employee & Family Resources. Counseling services are limited to three sessions with an EAP counselor per incident.

Employee Discount Programs (EDP)

PerksConnect allows you to save money by offering savings on popular goods and services. **Blue365** provides you discounts and savings on health care resources, healthy living programs, recreation, and travel.

Flexible Spending Accounts

You may defer up to \$2,500 per year for unreimbursed health and dental expenses on a pre-tax basis and up to \$5,000 per year for dependent care expenses on a pre-tax basis. The State pays 100 percent of the administrative cost.

Lactation Rooms on the Capitol Complex

There are eight lactation rooms available for use on the Capitol Complex.

Leave Programs

Employees may be eligible for leave, with or without pay, with supervisory pre-approval.

Wellness

Through the State's wellness program, "Healthy Opportunities," a variety of wellness services are available to employees, such as discounts at fitness centers, wellness information, on-site health screenings, webcasts, and stop-smoking assistance.

Workers' Compensation

If you are injured on the job as a result of your employment, you may be eligible for Workers' Compensation benefits. Payments are determined by the State of Iowa workers' compensation statute.

Retirement

Retirement Investors' Club 457/401(a) Plans

The Retirement Investors' Club (RIC) is a voluntary retirement savings program that allows you to set aside a portion of your salary to help you supplement the state-sponsored retirement plan and social security benefits. There are no vesting requirements in this program.

Your cost will depend on the investment(s) you choose. Fees range from 0%-1.60% of your invested assets.

457/401(a) Plan

Eligibility: All employees who work 20 hours or more per week or have a fixed annual salary.

While you are participating in RIC, payroll deductions in the amount you choose are taken from your paycheck (pretax or post-tax, at your election) and deposited into your selection of investments in your 457 employee contribution account.

State Match: At the same time, the State makes pretax match contributions into your selection of investments in your 401a employer match account. The match is \$1 for every \$1 you contribute up to a \$75 monthly maximum for most state employees. (**Note:** Legislators are not eligible for the State match.)

Iowa Public Employees' Retirement System (IPERS)

You and the State of Iowa contribute a set percentage of your pretax pay to IPERS. The deductions come out of your check automatically.

Contribution rates for regular IPERS members			
	Your contribution	State of Iowa's contribution	Total contribution
July 1, 2014–June 30, 2016	5.95%	8.93%	14.88%

IPERS is a "defined benefit" retirement plan. Being a defined benefit plan means IPERS uses a set formula to calculate your benefits at retirement, providing you with lifetime monthly benefits you can never outlive.

